



FOUR OAKS
BUILDERS

YOUR CUSTOM HOME PLANNING GUIDE

A Step-by-Step Roadmap to Building in the Charlotte Region

Prepared by Four Oaks Builders
Charlotte, NC | fouroaksbuilders.com

IS A CUSTOM HOME RIGHT FOR YOU?

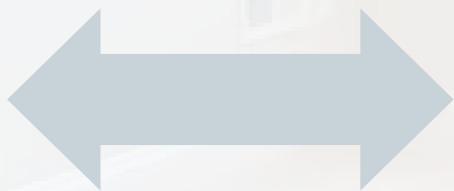
Building a custom home is one of the most significant decisions you will make. It takes time, patience, and a willingness to be involved throughout the process. This quick self-assessment will help you gauge whether a custom build fits your situation.

TAKE THE CUSTOM HOME READINESS CHECK

Check each statement that applies to you:

- ☐ I have a specific vision for my home that I cannot find on the existing market.
- ☐ I want full control over the floor plan, finishes, and where I build.
- ☐ I am willing to invest 12 to 18 months in the building process.
- ☐ Long-term value matters more to me than a fast move-in date.
- ☐ I am comfortable making decisions throughout a multi-month project.
- ☐ I have financing in place or can obtain a construction-to-permanent loan.
- ☐ I value craftsmanship and personal builder access over lowest price.
- ☐ I want a home designed around how I actually live - not a floor plan out of a catalog.

CUSTOM HOME READINESS CHECK



YOUR RESULTS

6 – 8 Checks

You are an excellent candidate for a custom build. You have the mindset, patience, and vision to see it through.

3 – 5 Checks

A custom build could work, but it is worth exploring semi-custom or spec home options alongside it. A conversation with Andy or Chris can help you figure out which path fits your situation.

0 – 2 Checks

You may be better served by purchasing an existing home or a move-in-ready new construction. That is an honest answer, not a rejection. Four Oaks would rather point you in the right direction than sell you the wrong process.

Wherever you land, Andy and Chris are happy to have a straight conversation about what makes sense for your situation. That is how every Four Oaks project starts.

UNDERSTANDING THE TRUE COST (DON'T OWN YOUR LOT)

Budget surprises are the most common fear we hear from prospective clients - and the most avoidable. At Four Oaks, cost conversations happen at the beginning, not the end. Here is how to think about what a custom home costs in the Charlotte area.

HERE’S WHERE YOUR WHOLE BUDGET GOES

Here’s what the construction portion buys at each build level.

CATEGORY	% OF BUDGET	WHAT IT COVERS
Lot Purchase	20% - 30%	Typically, a client will purchase their lot directly from the land seller. If needed, we assist with that process and can help evaluate the site for the client prior to purchase. If you don't have land or a lot yet we have very skilled agents and land search professionals who can assist with your search.
Soft Costs	2% - 5%	Architecture, Engineering, Permitting, Inspections
Site Prep	3% - 5%	Survey, Testing, Clearing, Grading
Hard Costs	50% - 70%	Foundation, Framing, Roofing, Mechanical, Electrical, Plumbing, Finishes, etc.
Contingency	5% - 10%	It is advisable to set aside a small contingency in your budget for unexpected site conditions, new ideas you would like to include in the build after construction has begun, change orders, and/or overages

SETTING A REALISTIC BUDGET

Before your first builder meeting, do three things: determine / consider your total budget including land, if needed speak with your lender for a pre-approved for a construction-to-permanent loan, start creating a list of must-haves versus nice-to-haves in your new home. The best custom home builds start with an honest number - not a hopeful one. A builder who will not talk about money early is a builder to avoid.

Example: a \$1.5M total budget → ~\$350K lot + ~\$1.05M construction + soft costs, site prep, and contingency.

UNDERSTANDING THE TRUE COST (OWN YOUR LOT)

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CHARLOTTE REGION COST RANGES

Typical Four Oaks custom homes range from \$750,000 to \$3,000,000+ excludes land, depending on size, site conditions, and finishes.

BUILD LEVEL	PER SQ FT RANGE	2,500 SQ FT HOME
Standard Custom	\$250 – \$325	\$625K – \$812K
Mid-Range Custom	\$325 – \$425	\$812K – \$1.06M
Luxury Custom	\$425 – \$500+	\$1.06M – \$1.25M+

The ranges reflect construction cost only and do not include land.

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DO YOU HAVE YOUR LAND ALREADY? GREAT! DON'T HAVE LAND YET? THAT'S FINE TOO.

Building a home begins with the build site, the land, your land! Deciding where you would like your beautiful new home to be is the first step.

Many of the clients who come to Four Oaks Builders either have already purchased a lot or they have a very good idea of where they want to live and what type and size of land they would like to build on though they have yet to purchase it. We can work with you either way and the conversation with us can begin.

Four Oaks can assist you with your land/lot selection and can help evaluate the site for the client prior to purchase. We have professional and trusted agents across Union County, Lancaster County, Waxhaw, and the greater Charlotte metro to help clients identify sites that fit their vision and budget.

You do not have to figure out land before picking up the phone.



WHAT MAKES A GOOD LOT?

Not all land is equal, and site costs vary dramatically depending on conditions. Here is what to evaluate before committing to a parcel.

01

Zoning and Land Use

Confirm the parcel is zoned for residential construction. Check setback requirements, easements, and any deed restrictions before making an offer.

02

Soil Conditions and Topography

Steep grades, rock, or poor soil significantly increase foundation costs. A soil test before purchase is not optional - it is how you avoid a budget problem before it starts.

03

Utility Access

Is the lot served by public water and sewer, or will you need a well and septic? What about natural gas, electric service, and internet connectivity? Each adds cost if not already in place.

04

Tree Preservation

Many Charlotte-area municipalities have tree ordinances that restrict removal and require replacement plantings. Know this before you design around existing trees.

05

HOA and Architectural Review

Some communities require approval from an architectural review board, which can limit design choices and add weeks to your pre-construction timeline.

06

Flood Zones and Stormwater

Check FEMA flood maps and local stormwater requirements before purchasing. Building in or near a flood zone adds both construction cost and ongoing insurance requirements.

COST IMPACT

How lot choice affects your budget: A flat, cleared lot can sometimes be more affordable to build on than a heavily wooded sloped lot. Some lots require more extensive grading and clearing in order to prepare to build. Another consideration is access to utilities: water, sewer, power, septic, or well. We factor site work into your total budget from day one.

We wrap our arms around the entire build to lead you from Concept to Keys. Everything will be included.

Four Oaks builds across Charlotte, Union County NC, Lancaster County SC, Waxhaw, Weddington, Monroe, and Marvin. We are experienced with rural and semi-rural builds for clients seeking privacy, acreage, and distance from neighbors.

IF YOU ARE RELOCATING TO THE CHARLOTTE AREA

A growing number of Four Oaks clients are moving to the Charlotte region from out of state - from New York, Los Angeles, Chicago, and other high-cost cities. Remote work made location optional. Charlotte's growth, lifestyle, and cost of living made it a destination.

If you are building from a distance, your concerns are different from a local buyer. You are evaluating a builder you cannot drop by to visit. You are making decisions about a market you may not know well. And you are trusting someone with a significant investment in a place you are still learning.

Those concerns are reasonable. Here is how Four Oaks works with out-of-state clients.



You will work directly with Andy and Chris.

Not a sales team. Not a project coordinator you have never met. The builders you speak with in the first conversation are the builders on your job site. When you call, you reach the person who knows every detail of your project.

Communication happens on a regular, predictable schedule.

You should never have to chase your builder for an update. Four Oaks provides regular progress communication throughout the build so you always know where your project stands, even from across the country.

Budget conversations happen first.

The most common fear for relocating buyers is not knowing the local market well enough to evaluate whether they are getting a fair deal. At Four Oaks, every line item is visible before you sign. We will tell you what things cost upfront, and we will tell you when something is going to change.

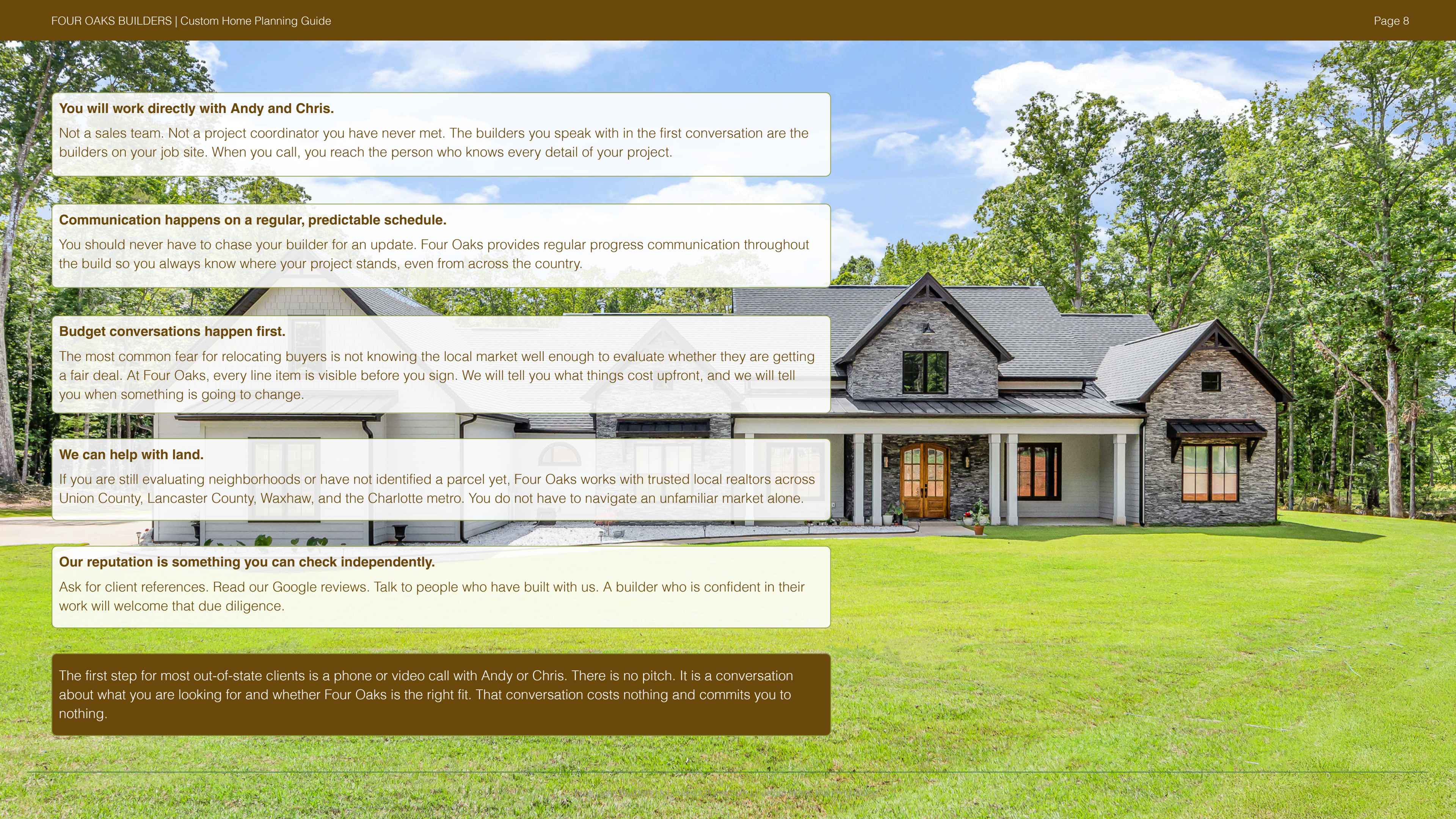
We can help with land.

If you are still evaluating neighborhoods or have not identified a parcel yet, Four Oaks works with trusted local realtors across Union County, Lancaster County, Waxhaw, and the Charlotte metro. You do not have to navigate an unfamiliar market alone.

Our reputation is something you can check independently.

Ask for client references. Read our Google reviews. Talk to people who have built with us. A builder who is confident in their work will welcome that due diligence.

The first step for most out-of-state clients is a phone or video call with Andy or Chris. There is no pitch. It is a conversation about what you are looking for and whether Four Oaks is the right fit. That conversation costs nothing and commits you to nothing.



HOW THE BUILD PROCESS WORKS

Understanding what happens at each stage removes the uncertainty that makes custom building feel overwhelming. Here is how a Four Oaks project moves from first conversation to move-in day.

Phase 1: The First Conversation

We start by listening. You tell us what you want to build, where you want to build it, and what budget you are working with.

If we are not the right fit, we will tell you that.

Phase 2: Site Evaluation and Pre-Construction

If you have land, we review it for build-readiness. If you do not have land yet, we connect you with trusted local realtors who know the areas where we build.

Phase 3: Design and Selections

We work through floor plans, elevations, and interior selections together. We help you make choices within your budget so you are never staring at infinite options alone.

Phase 4: Budgeting and Contract

Once design and selections are finalized, we prepare a detailed construction proposal and contract. Every specification, allowance, timeline, and payment milestone is documented before construction begins.

Phase 5: Permitting and Construction

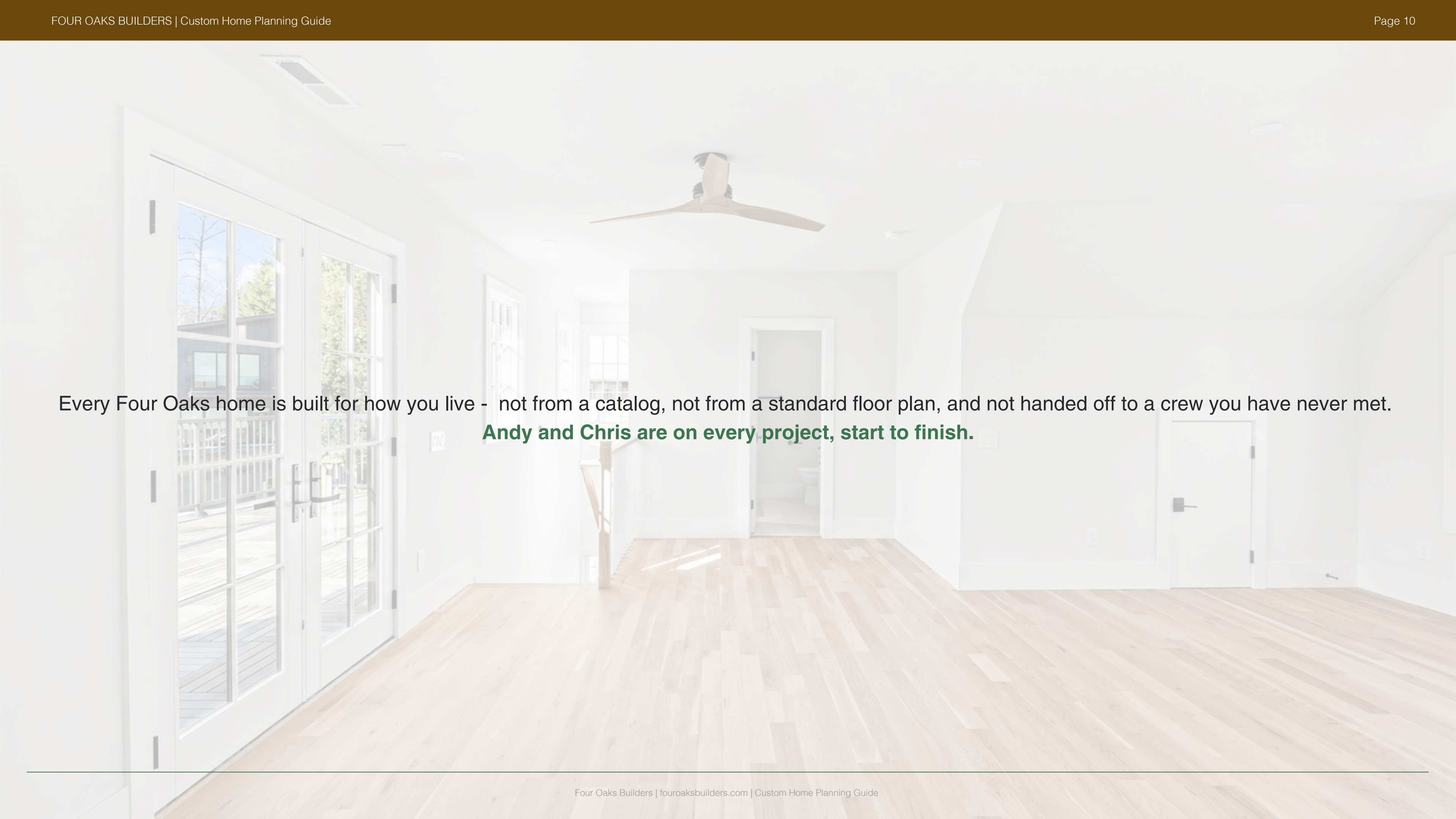
Once permits are issued, construction begins with your builder on-site throughout.

You will hear from us on a regular, predictable schedule.

Phase 6: Final Walkthrough and Handover

Documents anything that needs attention, and makes sure you are completely satisfied before you move in.





Every Four Oaks home is built for how you live - not from a catalog, not from a standard floor plan, and not handed off to a crew you have never met.
Andy and Chris are on every project, start to finish.

HOW TO CHOOSE THE RIGHT BUILDER

Here are the questions every prospective homeowner should ask before signing anything.

You will spend 12 or more months working closely with this person. Trust, communication, and competence matter as much as price - arguably more. One of the clients who built with Four Oaks put it plainly: he could pick up on people who were not being straight with him, and he felt Andy and Chris were sincere and genuinely competent. That is what you are looking for.

01

How many custom homes have you completed in this area, and can I visit one or see work in progress?

02

Will I work directly with you, or will I be handed off to a project manager?

03

What is your change order policy, and how are cost overruns handled?

04

How will we communicate during the build - and how often?

05

What does your pre-construction agreement include?

06

Who manages subcontractors, and how do you ensure quality on site?

07

Can I speak with two or three recent clients as references?

08

Sponsor-ready advertising and reporting

09

How do you handle the draw schedule and payment timeline?

10

What happens if the project runs behind schedule?

A builder who welcomes these questions rather than deflecting them is one who has nothing to hide. At Four Oaks, we encourage every prospective client to do their due diligence. Ask for references. Check our reviews. Talk to people who have built with us. We are confident in what they will tell you.

5 MISTAKES TO AVOID ON A CUSTOM BUILD



After building custom homes across the Charlotte region, we have seen nearly every mistake a client can make.

The good news is that they are all avoidable with the right preparation.

CONTINUATION →

- Mistake 1: Underestimating Site Preparation Costs**

Many buyers focus on construction cost and overlook clearing, grading, and site preparation. On a flat, cleared lot with public utilities you might spend \$15,000 to \$30,000 on site work. On a sloped, wooded lot requiring a well, septic, and significant grading, that number can reach \$80,000 or more.

Get a site evaluation before purchasing your lot - or before finalizing your budget.
- Mistake 2: Not Setting Aside a Contingency**

Custom builds involve thousands of decisions and variables. Unexpected soil conditions, material price changes, or design modifications happen in nearly every project. Set aside 5 to 10 percent of your construction budget as contingency from day one. This is not waste - it is the difference between a manageable surprise and a crisis.
- Mistake 3: Making Finish Selections Too Late**

Cabinets, countertops, tile, fixtures, and flooring, etc. all have lead times. Late selections create scheduling gaps that delay your entire project. Begin making finish selections during the design phase, before framing begins. Your builder should give you a selection schedule well in advance. If they do not, ask for one.

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Mistake 4: Not Realizing that Every Selection Is a Budget Decision

The square footage dollar value number you hear early in the process is built around assumptions that have not been discussed yet. What those assumptions cover depends entirely on a conversation that needs to happen before any number is given: what level of finish are you thinking?

Most clients do not know how to answer that question because they have never had to think about it in construction terms. Here is a way to think about it.

Consider the difference between a Whirlpool refrigerator and a Sub-Zero. Both keep food cold. Both fit in a kitchen. The price difference between them is significant. Now apply that same logic to every selection in your home: cabinetry, countertops, flooring, tile, plumbing fixtures, lighting, and windows. Each category has an entry-level option, a mid-grade option, and a high-end option. Selecting at the high end across every category in a home of any size produces a very different final number than selecting at mid-grade. This is not a warning. It is an explanation of how custom home pricing works. There is no catalog price. There is no standard. Every number is a product of every decision made along the way.

What this means for your first conversation:

Come in knowing what you gravitate toward. You do not need to have made selections. You need to know whether you are someone who, when given a choice, tends to choose the best available option, or whether you are happy with quality at a reasonable price point. Both are valid. But they produce different homes and different budgets, and a builder who knows which you are from the start can give you a number that reflects the home you want to build.



Communicate your finish preferences early and directly. A budget number given without that conversation is a starting point only. Your selections will move it, in either direction.

Mistake 5: Choosing on Price Alone

The lowest bid is not always the best value. A builder who wins on price often makes it up in change orders, schedule delays, or quality shortcuts. Choose the builder you trust to communicate honestly, stay on site, and stand behind their work - then make sure the price is fair. That is the right order.

YOUR CUSTOM HOME PLANNING CHECKLIST

Use this checklist to stay organized throughout your custom home journey. Bring it to your first builder meeting.

BUDGET PREPARATION

- ☐ Determine total budget (land + construction + soft costs)
- ☐ Get pre-approved for a construction-to-permanent loan
- ☐ Establish a 5-10% contingency fund
- ☐ Create a must-have vs. nice-to-have list for finishes
- ☐ Research per-sq-ft cost ranges for your desired build level

BUILDER SELECTION

- ☐ Research and shortlist 2–3 custom home builders
- ☐ Review portfolios and visit completed projects or job sites
- ☐ Ask all 10 builder interview questions from this guide
- ☐ Contact 2–3 recent client references for each builder
- ☐ Compare pre-construction agreements and warranties

LOT EVALUATION

- ☐ Verify zoning and land use compatibility
- ☐ Order a soil test and topographic survey
- ☐ Confirm utility access (water, sewer, electric, gas, internet)
- ☐ Check for flood zone, tree ordinance, and HOA restrictions
- ☐ Get a site work cost estimate before purchasing

DESIGN PREPARATION

- ☐ Collect inspiration photos (Pinterest, Houzz, magazines)
- ☐ Define your non-negotiable design requirements
- ☐ Establish a realistic square footage target

- ☐ Begin selecting finishes early (cabinets, counters, flooring)
- ☐ Review and approve final construction documents before permitting

CONTINUATION➡

YOUR CUSTOM HOME PLANNING CHECKLIST

Use this checklist to stay organized throughout your custom home journey. Bring it to your first builder meeting.

IF YOU ARE RELOCATING

- ☐ Identify neighborhoods or counties that match your lifestyle goals
- ☐ Ask the builder how they work with out-of-state clients
- ☐ Request a video call before your first site visit
- ☐ Confirm the builder is on-site personally, not a project manager

TIMELINE MILESTONES

- ☐ Initial builder conversation completed
- ☐ Lot secured or lot search underway
- ☐ Pre-construction agreement signed
- ☐ Design and architecture phase completed
- ☐ Final Contracting, permits approved, construction start date confirmed



ABOUT FOUR OAKS BUILDERS

Four Oaks Builders is a custom home builder based in the Charlotte, NC area. Andy Suttle and Chris Duncan co-founded Four Oaks and personally manage every project from first conversation to final walkthrough. Andy has spent more than 25 years in residential construction and holds a General Contractor license in North Carolina and South Carolina.

Chris brings construction management and business leadership to every project, ensuring clients stay informed and budgets stay on track.

Four Oaks is a small-volume builder by design. Andy and Chris limit the number of projects they take on at any time, so every client gets their full attention.

Every client in Four Oaks' history has referred someone else to them.

That says more about how they work than anything written on a page.

READY TO START THE CONVERSATION?

Whether you have detailed plans or just a sense of what you have always wanted, the conversation starts the same way. Andy or Chris will listen to what you are thinking, ask questions, and give you an honest picture of whether Four Oaks is the right fit for your project.

No sales pitch. No obligation. Just a straight conversation.

www.fouroaksbuilders.com

Charlotte, NC | Serving Union County, Lancaster County, Waxhaw, and the Greater Charlotte Region